

IN THE CLAIMS

Please amend claims 1 and 12 as follows.

1. (Currently Amended) A method for facilitating earning loyalty points, wherein the loyalty points are associated with a geographic area, said method including:

maintaining a database in a computer for storing geographic area loyalty points in a loyalty account corresponding to a participant;

receiving purchase data in a transaction file at a server associated with the computer from a point-of-sale terminal, said purchase data including a retailer item identifier and geographical area information;

determining an amount of geographic area loyalty points based on said ~~said~~ purchase data;

updating said loyalty account with said geographic area loyalty points by adding the determined amount of geographic area loyalty points to a preexisting amount of geographic loyalty points in the loyalty account;

developing standardized information using the computer by associating said retailer item identifier, said geographical area information, and a manufacturer identifier; and

performing data analysis using the computer and using said standardized information.

2. (Previously Presented) The method of claim 1, further including redeeming said geographic area loyalty points in a pre-determined geographic area.

3. (Cancelled)

4. (Previously Presented) The method of claim 1, wherein said determining an amount of geographic area loyalty points based on said purchase data includes calculating said geographic area loyalty points using at least one of a formula, ratio, percentage, consumer level, cellular phone caller location, global positioning system information, point level, retailer level, manufacturer level, and reward level.

5. (Cancelled)

6. (Previously Presented) The method of claim 1, further including informing a consumer of said loyalty points in real-time at the point-of-sale terminal.

7. (Original) The method of claim 1, wherein said method is implemented by an interactive, online computer system.

8. (Cancelled)

9. (Previously Presented) The method of claim 1, further including providing a suggestive sale in a geographic area.

10. (Previously Presented) The method of claim 1, further including at least one of pooling, gifting and transferring said geographic area loyalty points.

11. (Previously Presented) The method of claim 1, wherein said step of receiving purchase data includes receiving consumer data from a dual use transaction card.

12. (Currently Amended) A method for facilitating redeeming loyalty points, wherein the loyalty points are associated with a geographic area, said method including:

maintaining a database in a computer for storing geographic area loyalty points in a loyalty account corresponding to a participant;

receiving a request at the computer related to a requested geographic redemption area to redeem an amount of said geographic area loyalty points;

determining if said requested geographic redemption area is associated with said geographic area loyalty points; and

adjusting said loyalty account based upon said amount of geographic area loyalty points;

receiving purchase data in a transaction file at a server associated with the computer from a point-of-sale terminal, said purchase data including a retailer item identifier and geographical area information;

developing standardized information using the computer by associating said retailer item identifier, said geographical area information, and a manufacturer identifier; and

performing data analysis using the computer and using said standardized information.

13. (Previously Presented) The method of claim 12, further including earning said geographic area loyalty points in a pre-determined geographic area.

14. (Previously Presented) The method of claim 12, further including providing an award to said participant, wherein said award includes at least one of providing a coupon, certificate, gift card, code, good, and service.

15. (Original) The method of claim 12, wherein determining if said requested geographic redemption area is associated with said geographic area loyalty points includes using at least one of: zip codes, retailer identification codes, retailer item identifier, store identifier, warranty data, service establishment codes, SKU codes, UPC manufacturer codes, consumer ID, retailer ID, manufacturer ID, purchaser profile, consumer enrollment data, retailer loyalty identifier, consumer account, aggregate consumer account, consumer profile, supplementary member profile, and third party provider information.

16. (Original) The method of claim 12, wherein said adjusting said loyalty account based upon said amount of geographic area loyalty points includes calculating said geographic area loyalty points using at least one of a formula, ratio, percentage, geographic area information, cellular phone caller location, global positioning system information, consumer level, point level, retailer level, manufacturer level, and reward level.

17. (Original) The method of claim 12, wherein said receiving a request related to a requested geographic redemption area to redeem an amount of said geographic area loyalty points includes receiving a request based upon a rewards catalog, wherein said rewards catalog includes at least one of: paper catalog, online catalog, customized catalog, customized catalog

based upon geographic area information and customized catalog based upon levels of participants.

18. (Original) The method of claim 12, wherein said method is implemented by an interactive, online computer system.

19. (Previously Presented) The method of claim 12, further including at least one of pooling, gifting and transferring said geographic area loyalty points.

20. (Previously Presented) The method of claim 12, further including calculating an exchange rate between geographic areas.

21. (Previously Presented) The method of claim 12, further including determining if said request is related to at least one of a particular product and a particular service.